

The Solid South.

New let us look at certain figures as to banking capital, deposits, etc., which constitute an infallible test of the condition of a country. Georgia, in 1870, had but thirteen banks, paying an aggregate capital of \$223,000. Tennessee had but thirteen banks, with an aggregate capital of \$250,000. Alabama had but thirteen banks, with an aggregate capital stock was \$200,000, with a surplus of \$1,157,000. Florida, in 1870, had but two banks, whose aggregate capital stock amounted to only \$100,000. In 1880, she had thirteen banks, whose capital stock amounted to \$1,390,000. The former year had but thirteen banks, with an aggregate capital of \$1,390,000. In 1880 she had 115 banks, and their aggregate capital was \$13,408,000. Taking all the Southern States together, we find that the number of banks during the decade under review increased from 151 to 398, the aggregate capital from \$5,158,000 to \$15,082,000, their surplus from \$3,115,000 to \$15,082,000, and their deposits from \$41,000,000 to \$113,000,000—that is to say, the percentage of increase in the number

I.

One word by way of indicating the author's Independence of judgment, which is nowhere more manifest than in his view of the origin of New England town government and of the effect of the Navigation acts. Mr. Adams does not share the prevailing tendency of the authorities of the state of which he is a native, among the usages of New England town life, and particularly in the town meeting, vestiges of primitive and wellnigh forgotten systems of English, Saxon, and Teutonic. It is well known that some investigators have traced in a Massachusetts town a direct descent from the village of the same name which held its town meeting sometimes from the town hall, and at other times from the Saxon folk-mote. Mr. Adams, on the other hand, is inclined to accept the opinion of those who hold that both town and town government are genuine, and perhaps one might say, autochthonous New England products. According to this theory the origin of the New England town was legal and corporate, not feudal, or feudal. It did not come from the "tun," nor was the town meeting an adaptation from the vestry or the folk-mote. That the English of the great Massachusetts emigration brought with them their political and social usages and modes of thought and action, is a thing so obvious that it does not need to be affirmed. But in the matter of government, both colonial and town, the records scrutinized by Mr. Adams seem to him to indicate that the usages and forms of procedure followed were those then in vogue not with the English of the colonial associations, but with the English of the associations of the day. We are accordingly inclined to look for them in that charter of 1623 which incorporated a business company to establish and maintain a plantation on Massachusetts Bay. Convenience and necessity soon caused the creation of lesser plantations subordinate to the main one, and, and, following the ordinary physiological law, the descendants were of the same species as the progenitors. Under the terms of this charter the Massachusetts Bay Company had, like other business and commercial corporations before and since, an organization composed of stockholders, and of stockholders, as they are now called, who at stated periods assembled in corporate meeting, or Great and General Court, and chose a Board of Directors, or assistants, to manage the affairs of the company.

As the town or plantation, as it was likewise called, was under a convenient, though vague designation of territory, assigned to subordinate corporate bodies of proprietors, who in turn made allotments of land, or held it in common, managing all local affairs through the agency of general courts or meetings of proprietors, so the town government of Boston and Braintree, confined themselves to the choice of a smaller body, "deputed for

The interpenetration of the New England people in the colonial period was a thing now difficult to realize; it seems to have pervaded all classes from the clergy to the pauper. In the 17th century, the use of beer was universal. It was the usual table beverage, the ordinary free use of which had been brought over from England. The price was regulated by law that sold at 3d. a quart was of a quality equaling six bushels of malt to the household; that of 4d. was equal to four bushels, and that of 5d. to three bushels. But cider was the natural beverage of the soil, and though at first more expensive than beer, yet as orchards became common it grew sufficiently cheap, inasmuch as in 1728 when an ounce of silver was the equivalent of 100 pence, a barrel of stilling water cost twelve shillings in currency sufficed to buy a barrel of cider. In barrel quantities cider at that time cost less than either Indian corn or carrots. Tea and coffee did not come into common use as table beverages until a much later period. The drinking of spirits in the 17th century the "generality of the people with their virtuous" drank cider. But the juice of the apple failed to satisfy the love of stronger drink, the longing for alcoholic stimulants, though the first signs seem to have appeared in the 17th century among their descendants, the New Englander inherited directly from his Saxon ancestors the craving for something more potent than soon supplied by the West Indian rum. In 1680 in London delivered 1000 gallons of rum to the East India Company, and in 1684 the East India Company sold 1000 gallons of rum to the East India Company. In 1684 the East India Company sold 1000 gallons of rum to the East India Company. In 1684 the East India Company sold 1000 gallons of rum to the East India Company.

large commerce, there was no apprehension of crime, and the population was not made up of individuals of criminal tendencies more or less fully developed—the weak and misdeeds or inherently vicious—and such there were always be in every community. But during the colonial period there was no considerable portion of the population of the colony which was engaged in any trade or commerce, and their avowed livelihood, such as it was, was by agriculture and stock raising, and not by trade or crime. In the absence of such a class, many of the extraordinary confessions and cases of discipline revealed by the church records involved consequences which the confessor himself was not prepared to face. Confessions would involve more than they would under existing conditions in which violence has been developed into a profession, mean the social degradation and the delinquency to the level of those in that profession. Whereas, under the conditions of the prevailing, the confessor would be regarded as lapsing of a comparatively violent character, and were not only readily condoned, but seem to have been speedily forgotten. Such an attitude of public opinion plainly differs materially from that which has been usual since the advent of the modern era of crime, and is due to the fact that the conditions of the colony were not such as to make it necessary to have such a class of individuals.

When Monday morning came the visit-
finding the temperature if the best bed-
to range below the freezing point, who ex-
perience no temptation to waste any unne-
cessary time in washing or dressing. No
would huddle on his clothes and shoes, and
and, and, and, and, and, and, and, and, and,
breakfast room, in which he would find a table
spread with a sufficiency of food, neither too
cooked nor well served. The salted meat or
heavy bread made of Indian meal and ry-
the vaunted Boston brown bread—he would
wash down with draughts of milk or hard-
the water, for he had no other. He would
do. All day he would look in vain for a new
paper, or a letter, or even a distant echo
from the outside world. Wearied with the monotony
of indoor life, the nineteenth century ex-
might wander forth next water for a time to
hands of the farm, as they hunted and sowed
water, husked and ground the grain, and
he would find his way through the village;
the bare and dreary road he would meet
an occasional chaise or traveler on horseback
an ox cart, or wagon loaded with cordwood
produce; a few children might be on their way
to the half-warm schoolhouse, or
whom they met.

That certain accumulations would take place in a community like that of Brainerde, every member of which was brought up to work one way or another, might be taken for granted. As each generation passed away it left its mark upon the community in the form of barns, and farm buildings, more furniture, household comforts, more cattle, tools, and appliances. But this was all. Prior to the except clothes and household effects, and the hoards of silver money, there was no personal property. Whatever the people had to live upon was all they had. They had no wealth, no bonds or stocks laid away in safes. A few persons—they were very few—possessing ready money amassed by trade, may after 1800 have held some bank or turnpike shares; but even then the people of the country towns had scarcely any so-called investments. In respect to the accumulation of property was the ownership of land and buildings. What money was made was made in trade; and the moneyed man was he who had hoarding amassed some ready cash put it into goods or loaned it to others on good security, such as bond or mortgage. Mr. Adams deems it very questionable whether the entire community had not been in a measure wealthy in 190 years from 1640 to 1840 amounted to a million and a half of dollars. Allowing the goods and money which the original settlers brought over with them, this estimate supposes an average annual accumulation of \$100,000. In the case of the town of Brainerde of only 500 souls, the accumulation of the town of 1840 was small, from 500 to 2,000 souls this could be larger, but it is hard to see how it could be larger, in view of the fact vouched for by Mr. Adams that no one in Quincy was in the more than well-to-do, and many families were living from hand to mouth.

The last chapters of the same volume are devoted to the history of the town since the year 1840. They discuss the infusion of an Irish element in the population of the town, the transformation of the town's school system, and the part taken by the citizens in the war of the rebellion. Here, as throughout

The Fire Department has prepared and

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Atlas of the World

The largest atlas that has ever been issued by any of the map-publishing houses of this country has just appeared, *Indicated Atlas of the World* (Rand, McNally & Co., New York, 1906, \$1.50). This volume of nearly 1,000 pages is the largest and most complete ever issued in the quality of the atlas map-making of this country. The best map making is possible only when skillful cartographic work is done by men of high geographic knowledge. Too many of our map-makers are men of poor cartographic and have shown little or no evidence that a geographer had any part in their making. The best of cartographic work will not be done unless a geographer is consulted for the material, and the geographer selects the best and latest information. Many of our atlases have been and still are of very poor quality, bad in point of drawing, bad in point of selection of material, and bad in point of geographic facts. There is room for improvement for this sort of map making. Our Government maps show that we are perfectly competent to produce maps that will compare favorably with the best of any other country.